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RISK MANAGEMENT / LOSS CONTROL CONFERENCE **Fairmont Hot Springs**

Wednesday, January 18

MSPOA - Law Enforcement Session
SUICIDE IN CORRECTIONAL FACILITIES

Thursday, January 19

Morning: METH LAB CLEANUPS

Afternoon: SAFETY SESSION

LTAP -- ROAD SESSION
Preparedness and Survival
Uniform Traffic Control
Spill Prevention

Friday, January 20

Morning only: CLAIMS PROCESS

FEATURED SPEAKERS

Judy Cox, correctional health care
Kevin Lowney, safety programs
Deborah Grimm, DEQ Meth cleanup
Dana Jeffries, safety in nuclear and forest production
Bowen Huntsman, Worker Applied Safety Program
Lynn Hellenga, State Nutritionist
Cathy Costakis, State Physical Activity Coordinator
Ellen Brown, Missoula County Health Specialist
Lynne Blackford, Tai Chi Chih

MORE INFORMATION
and **REGISTRATION FORM**
is on **MACo WEBSITE!**

LEGISLATIVE SPECIAL SESSION

Short Session; Short Report

by Harold Blattie, MACo Executive Director

The 2005 Special Legislative Session was mercifully short, lasting only two days. The legislature addressed only items contained in the call issued by Governor Schweitzer and followed the wishes of the Governor, despite many attempts to increase school funding to higher levels. The only successful attempts were at the request of Superintendent of Public Instruction Linda McCulloch and were supported by the Governor. This is probably not the end of the school funding issue but rather is an intermediate step that will allow the 2007 Legislature to continue working on a long-term solution.

None of the introduced bills directly affected counties, so MACo's role was one of watching and monitoring. Over a dozen commissioners participated, providing assistance in our monitoring efforts. Many customary processes and rules were suspended, leaving a great deal of uncertainty, which necessitated tracking bills (and rumors) closely, both in hearings and in the halls.

The session provided an opportunity for MACo Associate Director Sheryl Wood to meet people and to get a feel for the legislative process.

The 2007 Session is only 364 days from now, but who is counting?

CANDIDATE FILING FEES ADVICE and ACTIONS

Thank you to county clerk and recorders for responding to our short survey about candidate filing fees. (See results below) There are several different methods being used for calculating the fee. Some are using the base only, while others are adding an "increment" and still others are using the current incumbent's actual salary.

Working with the Secretary of State's Office, we concluded that the Secretary of State's Office will issue a legal opinion from their Chief Legal Counsel, Elwood English.

Based upon our research and interpretation of the statutes, we conclude that the filing fee should be the appropriate percentage of the BASE only.

CLERK and RECORDER SURVEY (19 out of 56) CALCULATING COUNTY CANDIDATE FILING FEES

Current salary, excluding longevity (did not address stipends for other duties) **3**

.05% of the **actual salary** (did not address longevity or stipends for other duties) **2**

1% of the Elected Official's Salary, plus the extra stipends; no longevity **1**

.5% of the **base salary** plus extra stipends, no longevity **8**

Base salary (did not address longevity or stipends) **5**

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ATTORNEY GENERAL OPINION

Full text is available at
<http://www.doj.mt.gov/resources/opinions2005/51-010.pdf>

Volume 51 No. 10

Question: Does Section 69 of the Montana Public Defender Act require the Public Defender Commission and the Office of the Public Defender to hire all current city and county public defender employees on July 1, 2006 or does it allow the Commission and the Office of the Public Defender discretion to decide whom to hire for the new public defender system?

Held: Section 69 of the Montana Public Defender Act (Senate Bill 146 of the 2005 Legislature) allows but does not require the Public Defender Commission and the Office of the Public Defender to hire all current city and county public defender employees. The bill allows the Commission and the Office the discretion to decide whom to retain for the new public defender system.

Requested by: James Park Taylor, Chair
Public Defender Commission

NEW TRAVEL RATES JANUARY 1

The new mileage reimbursement rate **decreases to 44.5¢**, down from 48.5¢ (the rate established during the gasoline crisis). The rate for mileage over 1,000 miles is 41.5¢.

Out-of-state meal reimbursement was increased to \$36 per day. Remaining the same are the in-state meal reimbursement (\$23) and in-state lodging (\$60 + 7% bed tax = \$64.20 except for Big Sky, West Yellowstone, Butte, Missoula and Polson/Kalispell).

For more information go to

<http://erd.dli.state.mt.us/wcregs/travelrate.asp>

CAMPAIGN SPEECH AT MACo 2005 ANNUAL CONFERENCE

"County Commissioners, I would ask you to vote for Allan Underdal. There is a reason my wife is the bookkeeper for our business and I am not."

By Mike Murray
Candidate for MACo Fiscal Officer

ATTORNEY GENERAL OPINION

Full text is available at
<http://www.doj.mt.gov/resources/opinions2005/51-011.pdf>

Volume 51 No. 11

- Questions:**
1. May a board of county commissioners offer payments to county employees "in lieu of" group health insurance contributions?
 2. If "in lieu of" payments are offered as part of a collective bargaining agreement, can those payments be discontinued by vote of the board of county commissioners?
 3. If a non-union employee is promised "in lieu of" payments at the time of hire, when can those payments be discontinued?

Held: 1. A board of county commissioners, in the exercise of its general authority to manage the business of the county and to set compensation for its employees, may offer payment to county employees in lieu of an employee's participation in a group health insurance plan.

2. Where an existing term of the collective bargaining agreement is a provision for payments in lieu of participation in a group health care insurance plan, that portion of the agreement may not be altered by the board of county commissioners without the written agreement of the collective bargaining unit.
3. For a non-union employee, the board may only terminate payments in lieu of participation if the termination is consistent with the employment agreement with the employee.

Requested by: George H. Corn
Ravalli County Attorney

WORST LATE PENALTY

In the unusually progressive community of Rajahmundry in central India, the city's revenue department has taken a novel approach to those who are late on their taxes:

Bands of drummers set up outside each scofflaw's home and pound away, day and night, until they square their accounts. According to Reuters, "One week of incessant drumming has cleared 18% of the backlog."

ATTORNEY GENERAL OPINION 51-11

COMMENTS FROM MACo

by Jack Holstrom and Sheryl Wood

AG Opinion 51-11 holds that county commissioners have the authority to offer cash payments to county employees in lieu of participation in the group health insurance program provided through county employment. This holding is founded on the law that gives a board of county commissioners the general authority to manage the business of the county and to set compensation for county employees.

The opinion provides that, if the commissioners have offered this election to county employees, they may not unilaterally discontinue the payments, if the arrangement is part of the employment agreement or a collective bargaining agreement. The Attorney General further held that inclusion of the election option in a county personnel policy may make the election option part of the employment agreement.

If your county has entered into an arrangement similar to Ravalli County's, you should ask your County Attorney to review your personnel policies and collective bargaining agreements to determine if the arrangement is part of the employment agreement.

If you have not offered cash payments to county employees in lieu of participation in a group health insurance program, you should be very cautious in adopting this alternative. You might be creating a situation where county employees are without health insurance. The Legislature has specifically precluded this type of arrangement for State employees.

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GRANTS URBAN FORESTRY PROJECTS

Counties, cities/towns and tribal governments may apply for funding from the 2006 Urban Forestry Grant program offered by the Montana Department of Natural Resources and Conservation (DNRC) in co-operation with the USDA Forest Service and the Montana Urban & Community Forestry Association.

According to DNRC Urban Forestry Program Director, Kelley Gundale, "The purpose of the grant program is to provide financial assistance toward the development and improvement of urban tree management in Montana communities. Our hope is the grants will assist in educating citizens about the importance of trees in our communities and stimulate interest in sustainable local urban forestry programs."

To be eligible for consideration, a project must be located on public land (federal, state or local government owned). Grants are competitive-based.

The four grant programs include Arbor Day, Tree City USA, Conference Registration, and Tree Inventory/Management Plan grants.

Counties may apply for more than one grant program, however a separate application is required for each request. All grant applications are **due by February 1, 2006**.

For more information, contact Kelley Gundale
406-542-4284

or visit the DNRC Forestry Division website at
<http://dnrc.mt.gov/forestry>

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TSEP CHANGES FINANCIAL ANALYSIS FOR GRANT PROJECTS

by Jim Edgcomb, TSEP

Do you assume that your county may not be competitive or even eligible for a grant from the Treasure State Endowment Program (TSEP) for a bridge project because of the financial need issue? The Department of Commerce determined that the financial analysis used in the past was not working as intended and with the help of Harold Blattie, MACo Executive Director, the TSEP staff adopted a new methodology. This new analysis significantly changes how financial need is evaluated for county bridge projects.

The new analysis will look at two factors:

- The first will evaluate the county's revenues for maintaining its bridges divided by the number of people in the county.
- The second considers the number of bridges that a county is responsible for maintaining. Counties with numerous bridges to maintain, with all else equal, will likely score higher.

The TSEP staff will evaluate the revenue data over a five year time period. TSEP will also continue to look at the overall economic condition of households in the county including the median household income of the county, the percent of low-to-moderate income households, and the percent of households below the poverty level.

Another important change is that counties can now apply on behalf of a rural improvement district (RID) in order to compete for a construction grant for a water or wastewater project. This change may be useful when there is an insufficient amount of time to allow a county water and sewer district to be formed before the TSEP application is due. If a grant is awarded, the RID would have to be legally created water and sewer district before any funds would be released for the project.

May 5, 2006 is the next deadline for submitting an application for a construction grant. It will be two more years before applications are accepted again. There is still time to get the required preliminary engineering completed, but only if you get to work immediately.

For more information, call the TSEP staff at (406) 841-2770.

"Conflict and Partnership" Workshop

**January 16 & 17, 2006 in Helena
Relationship-Building & Conflict Resolution**

The *Conflict Partnership* Workshop is designed for people from a wide range of service including government, community work, education, mediation and management. It is also excellent for individuals for conflict resolution in family, local or global situations of crisis.

The workshop instructor is **Dr. Dudley Weeks, two-time nominee for the Nobel Peace Prize.**

Please call Mark Squires at (406) 444-4075 or email at msquires@mt.gov or go to Montana Consensus Council's website at www.mcc.state.mt.us.

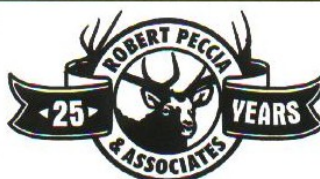
Montana DEQ to hold first-ever Septic Tank Pumper Training

This training is offered for County Health officials and licensed Montana Septic Tank Pumpers. The results of a recent survey show that the majority of pumpers want training on laws and rules, record-keeping and site operation and management.

The training class will be in Helena on January 20, 2006 in the MACo Conference room at 2715 Skyway Drive in Helena. The agenda items include laws and rules of Montana, sewage disposal options, land application, and record-keeping requirements.

To attend, or for more information, please contact Mary Louise Hendrickson at 444-1808 or email mhendrickson@mt.gov.

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2005-2006 SALARY INCREASES FOR ELECTED OFFICIALS

Class of County	COUNTY	2005-2006 COLA 2.7%	2004-2005 COLA 2.3%	Class of County	COUNTY	2005-2006 COLA 2.7%	2004-2005 COLA 2.3%
1A	Cascade	2.7%	2.3%	3	Jefferson	6.94%	0 + 1%
1A	Flathead	2.7%	12%	3	Toole	3%	1%
1A	Gallatin	3.15%	2% + 9%				
1A	Lewis/Clark	3.6%+ \$500	4.6%	4	Beaverhead		3.1%
1A	Missoula	2% + 1%	3% average	4	Custer	7%	3%
1A	Ravalli	2.7%	8.25%	4	Pondera	3%	5%
1A	Yellowstone	2.7%	2.3% + 1%	4	Sweet Grass		2.3%
1B	Big Horn	3%	2.3%	4	Teton	4%	5%
1B	Blaine	\$1,200	\$1,200	4	Wibaux	2.7%	2.5%
1B	B-Silver Bow	3%	3%				
1B	Fallon	6%	70¢ / hour	5	A-Deer Lodge	3%	3%
1B	Hill	2.7%	2.3%	5	Broadwater	10%	2.3%
1B	Lake	3.5% + 1%	2.3%	5	Carter	5%	3%
1B	Phillips		3%	5	Granite	2.7%	2.3%
1B	Richland	6%	2.3%	5	Judith Basin		2.3%
1B	Roosevelt	6.5%	3% + \$800	5	Liberty	3%	4% + 1%
1B	Rosebud	4.25%	4%	5	Musselshell	2.7 + \$1,000	2.3% + 20¢
				5	Powell	3%	2.3% + \$100
2	Carbon	5%	3.5% + 1%	5	Wheatland	4%	2%
2	Glacier	3%	2.3%				
2	Lincoln	2.7% + 1%	2.3%	6	Daniels	2.7%	5%
2	Madison		\$110 / mo.	6	Garfield	6%	5%
2	Park		2.3% + 1%	6	Golden Valley	0	0
2	Sanders	3%	2.3%	6	McCone	2.7%	10%
2	Sheridan	16.56%	3%	6	Meagher	2.7%	2.3%
2	Stillwater	2.7%	2.3% + 1%	6	Mineral		3%
2	Valley	10.9%	\$1	6	Powder River	3.4%	2.3%
				6	Prairie	3.4%	3.3%
3	Chouteau		4%	7	Petroleum	5%	2.3%
3	Dawson	3.7%	5.8%	7	Treasure	2.7%	2.3%
3	Fergus	4% to 6%	2.3%				

COUNTY NEWS

MARK YOUR CALENDAR

January 6	Health, Human Services, Labor Committee
Early January	Model Airport Regulations Available
January 16	Martin Luther King, Jr. Holiday
January 18	MACo Board--Planning Meeting; Fairmont
January 18-20	Loss Control Conference; Fairmont
February 13-17	MACo Midwinter Meeting; Great Falls
April 20-21	Joint JPA / JPIA Trustees Meeting

COUNTY OFFICIALS

CUSTER COUNTY appointed Kathy Pawlowski as the County Fiscal Officer. She has served as an accountant for the County Clerk & Recorder for 15 years.

PONDERA COUNTY Attorney, Chris Christensen resigned. Mary Ann Ries has been appointed to serve the remainder of the term.

ANACONDA-DEER LODGE COUNTY new Chief Executive is Rebecca Guay, who has been serving as a senior manager for the city of Camarillo, California.

HEALTH

CARBON, CASCADE, HILL, PONDERA, PHILLIPS, and TETON COUNTIES are now participating in the NACo prescription drug card program. Cascade County was the first in the State to enact the plan. All counties in the state are NACo members and eligible for the discount cards.

HILL COUNTY opened its new Bullhook Clinic in the Courthouse Annex. Clinic services include primary care, well child checkups, State employee and athletic physicals, and management of chronic illnesses like diabetes. The clinic was made possible by a \$1.7 million, two-year renewable grant received from the U.S. Health Resources & Services Administration.

DISTRICTS

SHERIDAN COUNTY is progressing through hearings to consolidate election precincts.

LIBERTY COUNTY is progressing through hearings to reconfigure commissioner districts.

MISSOULA COUNTY has voted to change the boundaries of a special tax district to exclude a residential subdivision from a business improvement district which were formed at different times. The housing subdivision, now that it is no longer part of the county tax increment district, can be annexed into the city.

GROWTH / SUBDIVISION

MISSOULA COUNTY and the City of Missoula approved an amendment to a growth policy, to allow development in the works since 1997. This has the potential of 10,500 new homes on 13,200 acres.

RAVALLI COUNTY and JEFFERSON COUNTY completed new subdivision road standards.

FALLON COUNTY is concerned that new construction is not getting on the tax rolls. The state's central assessment division has three supervisors in 14 counties. The county has asked for work progress reports on efforts to review and update tax rolls.

ROADS, WEEDS, DOGS

JEFFERSON COUNTY is demanding that state and federal land managers reopen all routes closed to motorized travel and relinquish all roads through public land to the county.

FLATHEAD COUNTY Health Department is proposing two amendments to the local air pollution control regulations in order to control dust on county roads. The proposals would require paving or dust mitigation for any road with more than 200 vehicles per day and for any new road with more than 50 vehicles per day.

CARBON COUNTY audit on weed spraying identified "potentially questionable costs" in equipment rental. The Commission was to compare costs in **WHEATLAND and MADISON COUNTIES** before final determination.

TETON COUNTY is conducting hearings on a proposed animal control ordinance that would define "vicious dog" and create penalties.

BUILDINGS / FACILITIES

CUSTER COUNTY is the sixth county courthouse elevator and remodeling to be done by a Montana firm. The 1950's solid concrete courthouse complicated remodeling efforts, but the elevator, restrooms, ramp and rewiring for fire alarms will be completed for a total of \$262,445. Custer County has been adding to a special fund for several years to cover the costs.

MADISON COUNTY completed renovation of its 1876 courthouse and is now considering major changes for the jail.

No Money? ...No Problem! HUGS Save Big on Capital Projects

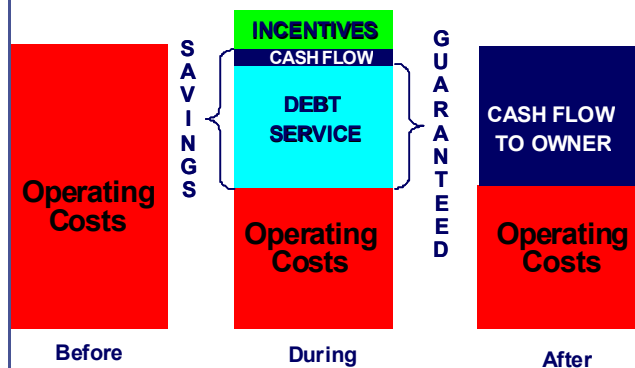
Cash-poor **H**ospitals, **U**niversities, **G**overnments and **S**chools (**HUGS**) in Montana now have a guaranteed and painless answer for much-needed building improvements and energy conservation measures. HB-212, passed during the 2005 Legislative Session, allows Montana's local governments, school districts and largest nonprofits to utilize performance contracting to provide energy solutions without the need for upfront funding.

Throughout the United States, energy performance contracting has proven to be one of the most efficient and effective ways to launch facility renovations with no upfront costs. Performance contracting has been used since the mid-1980s, particularly in states with high energy costs like California.

Recently, performance contracting has surged as the national economy led to severe budget cuts in state and local governments. It is a smart, affordable and increasingly popular way to save, especially with rising energy costs. With the combination of Montana's energy deregulation, school funding issues, budget constraints and low interest rates, the viability of these projects has dramatically increased in recent times.

Thanks to the Montana Department of Environmental Quality (DEQ), the Legislature, the Governor and companies such as Chevron Energy Solutions, which is one of the country's leading Energy Service Companies (ESCO), public facilities across Montana will benefit.

Energy conservation is the key component in this complex process. Costs of facility improvements that increase energy efficiency are financed on the guarantee of future reductions in utility bills. Project implementation does not require any capital investment from the owner since the ESCO will facilitate financing for the project and the annual cost savings will be greater than the annual debt service. The savings are guaranteed in writing by the ESCO, therefore it's a win/win proposition.



Moreover, this "build now...pay the same later" opportunity doesn't skimp on materials, equipment, engineering, design, construction or training. In fact, the process allows facility owners to select top-shelf materials, equipment, sub-contractors, etc. for the project. The projects do not work on the "Low First Cost" principle, but are built to provide the greatest operating efficiency and maintenance benefits over the life of the building, therefore costing the owner less in the long run. This turnkey process can be completed (depending on the project scope) in as little as 12 months.

More information to come in February!

or email ChrisRacicot@msn.com.

This article is a collaborative effort of the following individuals: Steve Raabe, Denver Post Business Writer; John McGowan, Board of Contributors of Energy User News; Paul Zasada, Chevron Energy Solutions; Shirley J. Hansen, PhD, Executive VP, Kiona International; Wesley McDaniel, CEM, CDSM, VP of Energy Solutions, TAC Americas; Erin Ziegler, Risk Management Consultant; and Chris Racicot, an Energy and Nonprofit Consultant with Coldwater Strategies.

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JOB STRESSSSSSS: WHAT TO DO??

PART TWO OF TWO PARTS

There are two ways to mitigate pressure and strain in the workplace:

(1) self-care and (2) healthy workplaces.

Individual Stress Management Techniques:

- Take care of your body: make the effort to get enough sleep, eat some veges, hold off on alcohol and caffeine, get 30 minutes of brisk exercise every day. This will refresh you and leave you with more energy; the tension in your muscles will relax and your brain will function better.
- When you feel tense, try some deep breathing. When you inhale, imagine you are pulling all your tension into your lungs, then exhale and blow it all out of you.
- Establish boundaries between your work and the rest of your life; leave the job at the workplace. Some people find it helpful to have a transition time to unwind, like stopping to view the mountains or sit in the park on the way home. (Stopping at the bar is not beneficial!)
- Don't over-schedule your non-work time and your vacation. Allow some periods to just "be", so that your mind can truly rest.
- Be still. Once a day find a place to sit peacefully. Notice your body, breathe deeply, release tension and let your thoughts simply float.
- Take time and effort to socialize with people who do not belong to your workplace. It will help keep the world in perspective for you.
- Keep in mind what's good about your life; be thankful; think of this goodness often.
- Expect yourself to be human and to have emotional reactions to distressing events, even if you keep your act together and respond on autopilot at work. Seek out co-workers, family members, friends or therapist to talk with. Do this on a routine basis so your stress won't accumulate into burnout.
- Get involved in a hobby or special interest. A change of focus to something different that interests you is great relaxation.
- Make time for fun at least once a week with people you care about. This is very important!

Workplace Stress Management Techniques

Often, organizational problems are the biggest source of job stress! Reducing agency sources of stress will lead to better morale, save money, enhance overall operations and even enhance your image to the public and customers.

1. Training: Provide staff with specific training in physical and mental stress management.
2. Supervision: Supervisors should receive training in how people react when criticized and how to deliver constructive criticism. There should be a way that personnel can communicate problems and preferences upward without retribution.
3. Job Assignments: Carefully match the candidates to the job and consider the candidate's preferences; there must be an impartial procedure for promotions, considering both knowledge and ability. People must feel that they are being treated fairly.
4. Health: Promote physical fitness by providing an exercise area, discounts in health clubs or rewards for documented exercise.
5. Shiftwork: Allow options on setting shifts.
6. Family Programs: These help employees feel that administrators care about them as people, and the programs help families to understand the work. Suggested activities are family social gatherings, orientation for families about the work, spouse groups, etc..
7. Let Them Talk: Have staff meetings; have "problem solving" sessions which could be confidential and facilitated by an outside person. Having a chance to discuss problems gives people a way to verbalize their frustrations in a safe environment, which lowers tension levels. If done in a group, with a good facilitator, the discussion helps gain new perspectives.
8. Mental Health Assistance: Provide choices of people to talk with, such as trained peers, mental health professionals and/or chaplains.
Employers have the power to help employees feel valued and fulfilled. The reward will be less internal turmoil, and employees will do good work and have a positive relationship with the public.



NACo INFORMATION



HOME DEPOT and OFFICE DEPOT ADDED TO COOPERATIVE PURCHASING PROGRAM

U.S. Communities is pleased to announce that Los Angeles County, California, has awarded Office Depot a new contract for classroom and office supplies. The contract was awarded through the U.S. Communities Governmental Purchasing Alliance and is available for use by participating schools and county agencies nationwide effective January 2nd, 2006.

This entirely new contract provides improved pricing and a much more comprehensive range of classroom and office supplies. There have been several additions to the contract to provide even greater value, including copy and print services which are now available from Office Depot retail locations and a new 800 page catalog of products.

The Office and Classroom Supplies contract results from an extensive evaluation of several proposals. The evaluation team included a cross section of school districts and public agencies from around the country and several have indicated that overall savings may be as much as 10% through the new contract due to product expansion and pricing improvements.

For more information on the contract, or to contact a representative of Office Depot, please click on the following links:

To get more information on the new Office Depot office and classroom supplies contract, go to:

[http://www.uscommunities.org/
product_category/office_supplies.htm](http://www.uscommunities.org/product_category/office_supplies.htm)

For U.S. Communities registered participants to request a direct contact from your Office Depot representative, to go:

[https://secure.cacommunities.com/
uscommunities/reg/contact_supp.asp?vn=os](https://secure.cacommunities.com/uscommunities/reg/contact_supp.asp?vn=os)

U.S. Communities recently announced that Maricopa County, Arizona, has awarded The Home Depot and its wholesale distribution subsidiary, The Home Depot Supply is a contract for maintenance, repair and operations (MRO) equipment and supplies. The contract was awarded through the U.S. Communities Governmental Purchasing Alliance and became available for use by participating agencies nationwide on December 1.

The contract provides a broad range of MRO equipment and supplies without the need for additional solicitation through both the wholesale and retail sides of The Home Depot. It includes price savings on entire categories of products through The Home Depot commercial catalog. In addition, counties can arrange to have orders accepted at Home Depot retail stores.

U.S. Communities is part of NACo's Financial Services Center.

For more information on this or any other cooperative purchasing contract, contact Steve Swendiman at swendim@naco.org.



The National Association of Counties (NACo), in partnership with Nationwide Retirement Solutions (NRS) and state associations of counties, provides county employees with a Section 457 Deferred Compensation Program.

Since its inception in 1980, NACo's 457 Deferred Compensation Program has grown to become the largest supplemental retirement income program available to county employees. NACo's Program assets exceed \$6.0 billion.

COMPUTER USER SECURITY

1. Update your software and system: Check at least weekly for updates on your software and operating system.

2. Use anti-virus and anti-spyware software: Scan your system regularly for viruses, spyware, and other threats.

3. Don't Share: Make sure that file and print sharing are turned off; they open your computer to other users.

4. Log Off: Always log off from an application when you leave and close the browser.

5. Clear Your History: Empty your cache and delete your browser's history frequently.

6. Open a new window: Use a new window when opening a Web page.

7. Change your password: Do this regularly.

8. Use a firewall: Use a software firewall to put a security guard at the gateway of your computer.

9. Use a router: Many routers contain a hardware firewall for even more protection.

10. Disconnect your Internet connection: Any time you're not online, it's generally safest to physically disconnect your Internet connection, especially if it is an "always-on" access, such as DSL or cable.

ADDITIONAL SUGGESTIONS:

- A. Periodically check your credit report. All Americans will be entitled to a free annual credit report. (www.FTC.gov/credit)
- B. Buy online with credit cards, not debit cards. Maximum liability for unauthorized purchases is \$50.
- C. Don't respond to "phishing" emails. They look just like a message from a company you might be doing business with and asks you to update or verify your financial information. Phone the company instead.
- D. Add passwords to online and offline accounts so no one else can use your account.

MACo NEWS

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